

THAT WHICH IS CLAIMED IS:

1. A method for providing a secure transaction between a buyer and seller comprising the steps of:

- 5 sending to a seller from the buyer an approval code;
- matching the approval code received from the buyer with an approval code received from an authorization processor; and
- 10 confirming the transaction between buyer and seller if a match is made between the approval codes.

2. A method according to Claim 1, wherein said authorization processor comprises one of at least a credit or debit card provider.

3. A method according to Claim 1, wherein said seller comprises a merchant.

4. A method according to Claim 1, wherein said approval codes are transmitted and received via a computer network.

5. A method according to Claim 1, and further comprising the step of authenticating the identity of the buyer by the authorization processor before approving the transaction between the buyer and
5 seller.

6. A method according to Claim 1, wherein the transaction between buyer and seller is one for the purchase of goods and/or services.

7. A method according to Claim 1, wherein a preauthorization is made to the authorization processor from the buyer via a voice call from the buyer.

8. A method according to Claim 1, wherein said authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.

9. A method according to Claim 1, wherein the preauthorization comprises an approval code.

10. A method according to Claim 9, wherein said preauthorization further comprises a credit card number.

11. A method for providing a secure transaction between a buyer and seller comprising the steps of:

5 receiving at a seller a transaction request from a buyer while also providing the seller an authorization code;

requesting by the seller an approval for the transaction request from an authorization processor;

10 returning to the seller an authorization code; and

approving the transaction request if the authorization codes match.

12. A method according to Claim 11, and further comprising the step of providing normal credit card information to the seller from the buyer together with the authorization code.

13. A method according to Claim 11, and further requesting by the buyer an authorization code from the authorization processor to forward to the seller.

14. A method according to Claim 11, wherein said authorization processor further comprises one of at least a credit or debit card provider.

15. A method according to Claim 11, wherein said seller comprises a merchant.

16. A method according to Claim 11, wherein request for an authorization code is made to the authorization processor from the buyer via a voice call from the buyer.

17. A method according to Claim 16, wherein the authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.